

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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M&T Bank



Order Filed on June 1, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Weymont Clarke & Vanessa Coggins,

Debtors.

Case No.: 12-20819-RG

Adv. No.:

Hearing Date: 04/19/2017 @ 10:30 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING CREDITOR'S  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 1, 2017**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Weymont Clarke & Vanessa Coggins

Case No: 12-20819-RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 365-367 Parker Street, Newark, NJ, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Beslow, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 5, 2017 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2017 through March 2017 for a total post-petition default of \$5,629.19 (3 @ \$2,247.08 less suspense balance of \$1,112.05) and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$5,629.19 no later than May 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 2017, directly to Secured Creditor, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Weymont Clarke  
 Vanessa Coggins  
 Debtors

Case No. 12-20819-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb +Weymont Clarke, Vanessa Coggins, 365 Parker Street, Newark, NJ 07104-1304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2017 at the address(es) listed below:

Brian E Caine on behalf of Creditor Hudson City Savings Bank bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Clifford B. Frish on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
 cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
 Clifford B. Frish on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
 cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
 David G. Beslow on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
 David G. Beslow on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Mark Goldman on behalf of Joint Debtor Vanessa Coggins yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
 Mark Goldman on behalf of Debtor Weymont Clarke yrodriguez@goldmanlaw.org,  
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com

TOTAL: 10